

REMARKS

Applicant elects to prosecute claims 1-14 and claims 16-25, as agreed to in a telephone interview with the Examiner.

The Examiner required a restriction to one of the following inventions under 35 U.S.C. 121:

I. Claims 1-14, drawn to a method of authorization, classified in class 705, subclass 26.

II. Claim 15, drawn to a method of third party communication authorization, classified in class 705, subclass 44.

III. Claims 16-25, drawn to a storage medium, classified in class 369, subclass 176.

IV. Claims 26-38, drawn to a network, classified in class 709, subclass 223.

The undersigned attorney held a telephone conference with the Examiner on September 15, 2004 regarding the pending restriction requirement. The Examiner agreed in the telephone conference to pursue examination of inventions I and III as long as the undersigned provided a claim chart showing that the claims in group I were essentially the same as those of group II but for the use of the phrase "instructions for" in the claims of group II. Following is the requested claim chart.

CLAIM CHART			
1	A method for a server to obtain parent authorization of minor-proposed e- transactions comprising: electronically receiving an e- transaction proposal from the minor; automatically creating and electronically transmitting a first message to the parent, the message describing the e- transaction proposal and soliciting the parent to enter a transaction authorization code to enable consummation of the proposed e-transaction; electronically receiving a reply message from the parent providing a transaction authorization code and e- transaction instructions; and automatically executing the e- transaction instructions.	16	A computer program product including instructions embodied on a computer readable medium, the instructions comprising: instructions for receiving an e- transaction proposal from a minor; instructions for automatically creating and electronically transmitting a first message to a parent, the message describing the e-transaction proposal and soliciting the parent to enter a transaction authorization code to enable consummation of the proposed e-transaction; instructions for receiving a reply message from the parent providing a transaction authorization code and e- transaction instructions; and instructions for executing the e- transaction instructions.

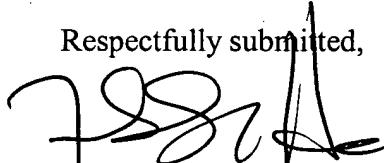
2	The method of claim 1, further comprising creating and sending an electronically transmittable third message notifying the minor of the parent's response to the proposed e-transaction.	17	The computer program product of claim 16, further comprising: instructions for creating and sending an electronically transmittable third message notifying the minor of the parent's response to the proposed e-transaction.
3	The method of claim 1, wherein the reply message comprises a credit card number for electronically funding the minor's proposed e-transaction.	18	The computer program product of claim 16, wherein the reply message comprises a credit card number for electronically funding the minor's proposed e-transaction.
4	The method of claim 1, wherein the reply message comprises a server-verifiable transaction authorization code.	19	The computer program product of claim 16, wherein the reply message comprises a server-verifiable transaction authorization code.
5	The method of claim 1, wherein the reply message comprises a transaction specific code.	20	The computer program product of claim 16, wherein the reply message comprises a transaction specific code.
6	The method of claim 1, wherein the first message is an e-mail addressed to the parent's e-mail address.	21	The computer program product of claim 16, wherein the first message is an e-mail message addressed to the parent's e-mail address.
7	The method of claim 1, wherein the parent's e-mail address is provided by the minor along with the proposed e-transaction.	22	The computer program product of claim 21, wherein the parent's e-mail address is provided by the minor along with the proposed e-transaction.
8	The method of claim 1, wherein the parent's e-mail address is available from an accessible database.	23	The computer program product of claim 21, wherein the parent's e-mail address is available from an accessible database.
9	The method of claim 8, wherein the parent's e-mail address is provided by the parent prior to the server's receipt of the minor's proposed e-transaction.	24	The computer program product of claim 23, wherein the parent's e-mail address is provided by the parent prior to the server's receipt of the minor's proposed e-transaction.
10	The method of claim 1, wherein the first message to the parent provides clickable	25	The computer program product of claim 21, wherein the first message to the parent

options to approve the proposed e-transaction and to reject the proposed e-transaction.	provides clickable options to approve the proposed e-transaction and to reject the proposed e-transaction.
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Therefore, pursuant to the agreement reached with the Examiner, Applicant hereby elects to prosecute claims 1-14 and claims 16-25. Applicant agrees to maintain essentially the same limitations between the claims of the two groups except for the phrase "instructions for" in the claims of group II. Claims 15 and 26-38 will be withdrawn from consideration.

Applicant thanks the Examiner for the time taken to discuss the restriction requirement in the telephone interview. In the event there are additional charges in connection with the filing of this Response, the Commissioner is hereby authorized to charge the Deposit Account No. 50-0714/IBM/0013 of the firm of the below-signed attorney in the amount of any necessary fee.

Respectfully submitted,



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